

ANTI-FRAUD REMOTE CASH TRANSACTION SYSTEM COMPARISON CHART

(Date: August 12, 2003)

Patent Description	Payer opens an account with Remote Payment System ("RPS") linked to payer's financial account.		Payer records payee's identification information and payment amount into the RPS.		RPS issues a Transaction Identification Number ("TIN") linked to the payment.		Payee requests payment from RPS terminal with a machine-readable identification card based on TIN.		RPS issues cash payment to the payee if the embedded info from ID card matches the records linked to TIN.	
	YES	NO	YES	NO	YES	NO	YES	NO	YES	NO
PRESENT INVENTION										
1. ATM Payment										
Sime, et al. / 5,386,104	NO		NO		NO		NO		NO	
2. Identification Card										
Washington, et al. / 5,519,260	NO		NO		NO		NO		NO	
Messina, et al. / 5,864,623	NO		NO		NO		NO		NO	
Harms, et al. / 6,070,147	NO		NO		NO		NO		NO	
DiMaria, et al. / 6,148,091	NO		NO		NO		NO		NO	
Yang, et al. / 6,224,109	NO		NO		NO		NO		NO	
Messina, et al. / 6,463,416	NO		NO		NO		NO		NO	
Sheena/2002/0039432	NO		NO		NO		NO		NO	
Singhal/2002/0073044	NO		NO		NO		NO		NO	
Tardiff/2002/0147679	NO		NO		NO		NO		NO	
3. General Fraud Prevention										
French, et al / 6,496,936	NO		NO		NO		NO		NO	
French, et al. / 6,282,658	NO		NO		NO		NO		NO	
French, et al. / 6,321,339	NO		NO		NO		NO		NO	
Justic, et al / 6,516,056	NO		NO		NO		NO		NO	